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Art Unit: 3628

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NAME:

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1. Amendment (14 pages); ✓
2. Petition for One-Month Extension of Time (1 page); and ✓
3. Certificate of Transmission (1 page) ✓

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52493.000121

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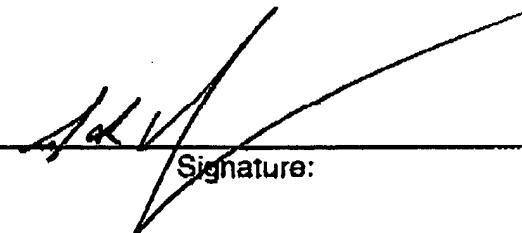
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :)
Robin C. RUTH, et al.) Group Art Unit: 3628
Application No.: 09/773,539) Examiner: Jason BORLINGHAUS
Filed: February 2, 2001)

For: SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM
INVOLVING THE COLLECTION OF PAYMENTS

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Amendment

In response to the Official Action mailed on January 6, 2005, in the above-referenced patent application, Applicant submits the following remarks.

- Amendments to the Claims begin on page 2.
- Remarks/Arguments begin on page 7.